

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on April 26, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in both Newport News and Norfolk Clerk's Offices at addresses shown below. **NOTE:** The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cheryl Ann Jefferys
34 Otsego Drive
Newport News, VA 23602

Case Number: 13-50652-SCS
Office Code: 4

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-8035

Attorney for Debtor(s) (name and address):
Pamela F. Trachtman-Allen
The Merna Law Group
3419 Virginia Beach Boulevard, #236
Virginia Beach, VA 23452
Telephone number: (757) 340-4070

Bankruptcy Trustee (name and address):
David R. Ruby
Thompson McMullan, P.C.
100 Shockoe Slip
Richmond, VA 23219
Telephone number: (804) 698-6220

Meeting of Creditors:

Date: **June 3, 2013**

Time: **09:00 AM**

Location: **Office of the U. S. Trustee, Peninsula Business Center II, 11751 Rock Landing Drive, Suite H1, Newport News, VA 23606**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
August 2, 2013

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Location of the Bankruptcy Clerk's Office:
2400 West Avenue, Suite 110
Newport News, VA 23607

Mailing Address for Newport News Clerk's Office:
600 Granby Street, Room 400
Norfolk, VA 23510

McVCIS 24-hour case information:
Toll Free 1-866-222-8029

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

Date: April 29, 2013

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Norfolk. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Norfolk or Newport News. See addresses on front side of this notice.
— — Refer to Other Side for Important Deadlines and Notices — —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PHOTOCOPIES: May be obtained by contacting Creative Assistant at (757) 624–9990 or by fax at (757) 624–9998.</p> <p>PAYMENT OF FEES FOR NEWPORT NEWS CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Newport News: non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; for security reasons, no cash accepted at Newport News location. Norfolk: same as above; however cash is accepted.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Cheryl Ann Jefferys
 Debtor

Case No. 13-50652-SCS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-6

User: williamsp
 Form ID: B9A

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Apr 29, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2013.

db +Cheryl Ann Jefferys, 34 Otsego Drive, Newport News, VA 23602-2069
 11763653 +Home Depot Credit Services, PO Box 182676, Columbus, OH 43218-2676
 11763656 +Nationwide Credit Inc, PO Box 26314, Lehigh Valley, PA 18002-6314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: pallen@mernalaw.com Apr 30 2013 05:30:45 Pamela F. Trachtman-Allen,

The Merna Law Group, 3419 Virginia Beach Boulevard, #236, Virginia Beach, VA 23452

tr +EDI: QDRRUBY.COM Apr 30 2013 04:38:00 David R. Ruby, Thompson McMullan, P.C.,
 100 Shockoe Slip, Richmond, VA 23219-4140

11763642 +EDI: AMEREXPR.COM Apr 30 2013 04:38:00 American express, P.O. Box 650448,
 Dallas, TX 75265-0448

11763643 +E-mail/Text: mwood@bayportcu.org Apr 30 2013 05:39:05 Bayport Credit Union,
 3711 Huntington Avenue, Newport News, VA 23607-2795

11763644 +EDI: CAPITALONE.COM Apr 30 2013 04:38:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083

11763645 +EDI: CAPITALONE.COM Apr 30 2013 04:38:00 Capital One Bank, POB 70884,
 Charlotte, NC 28272-0884

11763646 +EDI: CHASE.COM Apr 30 2013 04:38:00 Chase Bank One, P.O. Box 15298,
 Wilmington, DE 19850-5298

11763647 +EDI: RMSC.COM Apr 30 2013 04:38:00 Chevron, PO Box 530950, Atlanta, GA 30353-0950

11763648 +EDI: WFNBNB.COM Apr 30 2013 04:38:00 Comenity-HSN, PO Box 659707,
 San Antonio, TX 78265-9707

11763649 +EDI: CRFRSTNA.COM Apr 30 2013 04:38:00 Credit First National, BK-15/ Credit Operations,
 Po Box 81410, Cleveland, OH 44181-0410

11763650 EDI: DISCOVER.COM Apr 30 2013 04:38:00 Discover Financial Service, P.O. Box 15316,
 Wilmington, DE 19850-0000

11763651 +EDI: RMSC.COM Apr 30 2013 04:38:00 GECRB/Gap, PO Box 981400, El Paso, TX 79998-1400

11763652 EDI: RMSC.COM Apr 30 2013 04:38:00 GECRB/JCP, PO Box 965007, 32896,
 Orlando, FL 32896-0090

11763654 +EDI: CBSKOHLS.COM Apr 30 2013 04:38:00 Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983

11763655 +EDI: TSYS2.COM Apr 30 2013 04:38:00 Macy's, P.O. Box 183083, Columbus, OH 43218-3083

11763657 EDI: SEARS.COM Apr 30 2013 04:38:00 Sears, P.O. Box 183082, Columbus, OH 43218-3082

11763658 +EDI: STFL.COM Apr 30 2013 04:38:00 SunTrust Mortgage, P.O. Box 26149,
 Richmond, VA 23260-6149

11763659 +EDI: WTRRN BANK.COM Apr 30 2013 04:38:00 Target Credit Card, PO Box 660170,
 Dallas, TX 75266-0170

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

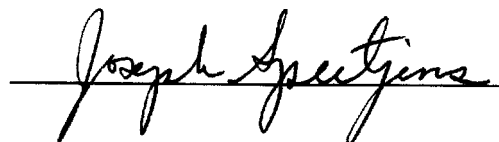
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2013

Signature:



District/off: 0422-6

User: williamsp
Form ID: B9A

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Total Noticed: 21

Date Rcvd: Apr 29, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2013 at the address(es) listed below:

David R. Ruby druby@t-mlaw.com, bankruptcyassistant@t-mlaw.com;druby@ecf.epiqsystems.com
Pamela F. Trachtman-Allen on behalf of Debtor Cheryl Ann Jefferys pallen@mernalaw.com,
bthomas@mernalaw.com

TOTAL: 2